

# SPOTLIGHT

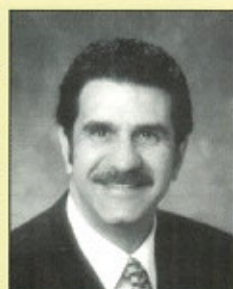
American Income Life & National Income Life • September 2003 • Volume 36 • Number 9



## August 2003 Leadership Development Seminar



## What Does Leadership Mean to You?



FROM THE DESK OF:

**Roger Smith**  
President & Chief  
Marketing Officer of  
American Income Life

When the right leader and the right timing  
come together incredible things happen.

— John Maxwell

I have met thousands upon thousands of people over the course of my career with American Income, and it is always interesting to see what motivates these individuals. For one person, it is all about providing for their family. For another, it is about offering a benefit to the working families this Company serves. Still, for someone else, it is about having more personal time to do other things besides work.

However, no matter what the motivation, there remains one common denominator — American Income Life and National Income Life.

At AIL and NILICO, motivating and cultivating our Company's leaders are important components to succeeding. We believe we have a tremendous resource in the people who choose to be a part of our organization. We also believe it would be a waste if we did not develop that resource. For this reason, we offer our Leadership Development Seminars now offered three times a year because of its overwhelming success to provide information and tools to Managers who want to build their Agencies, and expand their leadership roles and abilities.

When we take on leadership roles, we are each responsible for what that task brings — doing the research, making the decisions and implementing changes. Leaders are the batteries on which others survive, thrive and succeed. Not only that, but John Maxwell says, When the right leader and the right timing come together incredible things happen. This is why it is important for leaders to develop the skills they need to be effective in their purpose.

To do this, I think it is important to ask yourself some questions before committing to taking on the duties of being a leader:

1. What does leadership mean to me?
2. How do I want to lead?
3. How do I want to manage?
4. How do I want to be perceived by others?

The word leader is actually a word which was developed in the 14th century and, I believe, it was given to our language to help guide us to higher levels. Leaders are those who refocus our minds and set attitudes.

Actually, leadership is the act of being a leader, or rather the act or instance of leading. Given this, there are two components to leadership: the act and the individual. For a leader to be successful, you cannot have the act without the individual. The reverse holds true as well — you can have the individual, but if they do not take action, then true leadership will not materialize.

Where the individual and the act meet, action occurs. Therefore, for true leadership to materialize, it is important for you to act by creating a culture in your Agencies, being an active participant in your labor communities and getting leadership exposure. Allowing yourself to be exposed to as many things as possible only makes for a more well-rounded salesperson and leader. Wilhelm Von Humboldt has been quoted as saying, How a person masters his fate is more important than what his fate is. What that means is it is more important to **try** than to leave things to chance. Leading is one of those things you should not leave to chance. Take advantage of any, and all, training. This only helps build confidence and retention. Remember too, it is important to lead by example. This is how I lead you, and this is what you should give back to your Agencies.

We have great leaders in this Company who are leading us in the right direction — just take a look at any **Spotlight** to see who these leaders are. These are the people you need to look at and follow their example. Don't be afraid to utilize their knowledge in this area. They may have mastered some of the very things you struggle with today.

At American Income and National Income, we want our leaders to refocus our minds, set our attitudes and get excited. According to John Maxwell, everything in an Agency rises and falls based on the leadership within that Agency. So whatever the motivation, remember it is leadership that will effectually take this Company to the next level.

### Dates to Remember

**Wednesday, Oct. 29, 2003**

All business and PR credits must be received in Waco to count for October production.

**Monday, Nov. 24, 2003**

All business and PR credits must be received in Waco to count for November production.

**Monday, Dec. 29, 2003**

All business and PR credits must be received in Waco to count for December production.

(Note: Date may change due to holiday.)

### Total Bonuses Paid Out

This month American Income paid out a total of \$615,459.27 in bonuses. For more information on American Income's monthly bonuses turn to Page 15.

### New 2004 Convention Dates

The dates for the 2004 convention at **The Atlantis Resort** in The Bahamas **have been changed from June 3-6, 2004 to July 8-11, 2004**. Please take note of this change and mark your calendars. We are planning a fun and exciting trip. We are looking forward to seeing everyone there.

### Congratulations are in Order!

**Allan Gilbert**, a Supervising Agent with the Scott Smith Agency, has achieved \$100,000 of in force premium over the last 13 months.

**Rusty Jewell**, a Master General Agent with the Nick Nitkowski Agency, has achieved \$100,000 of in force premium over the last 13 months.

**Curt Snow**, a General Agent with the Jatoft-Foti Agency, has achieved \$100,000 of in force premium over the last 13 months.

**Eric Tuttobene**, a General Agent with the Durhon Oldham Agency, has achieved \$100,000 of in force premium over the last 13 months.

### Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the Atlantis Awards Presentation, are as follows: the top SGA from each category, the top two PR Managers and the top three PR Representatives from each category, the top five MGAs, the top SA, the top five GAs, and the top ten Individual Producers. Check your production! If there is an asterisk by your position, you could be on your way to The Bahamas! **The convention will be held July 8-11, 2004.**

### Required Retention Rate

Effective Jan. 1, 2003, to be eligible for bonuses and featured in *Spotlight*, top Producers must meet the required Retention rate, or the minimum Net to Gross. Net to Gross is only used during the Producer's first eight months.

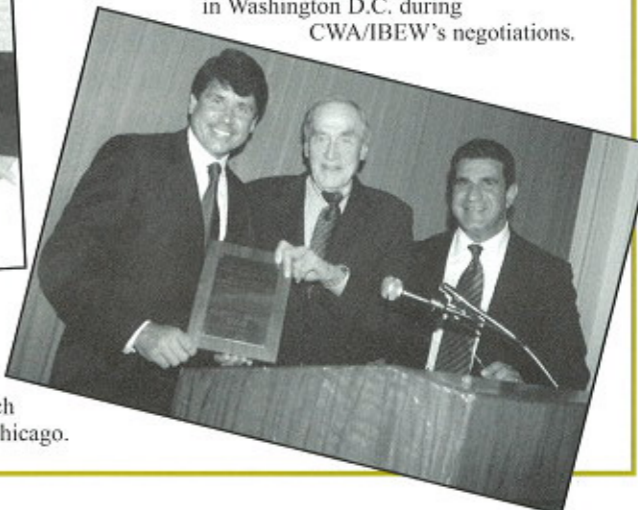
Retention: 67.0%

Net to Gross: 78%

## Around and About AIL



Pictured to the left are (left to right) CWA President, Morton Bahr, Norman Hill, President of the A. Philip Randolph Institute, and Jules Pagano, Vice President of AIL, in front of the Verizon Wireless office building in Washington D.C. during CWA/IBEW's negotiations.



Pictured to the right are (left to right) Rod R. Blagojevich, Governor of Illinois, Bernard Rapoport, Founder of AIL, and Roger Smith, AIL President, at a recent lunch and AFL-CIO Advisory Board meeting in Chicago.

### AMERICAN INCOME LIFE

For over a half century, American Income Life Insurance Company has been meeting union families' life insurance needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

### SPOTLIGHT

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# Labor Day – A History Lesson

Every year, on the first Monday in September, many of us plan our Labor Day festivities. School is about to start, if it hasn't already, and summer is coming to a close, making Labor Day somewhat of a last fling before the fall season.

For many of us in the labor movement, Labor Day is much more than just a last summer fling. For us, Labor Day is a time to honor those who make this country what it is, and to honor the hard work which has gotten us to where we are today. According to the Department of Labor, "Labor Day is the creation of the labor movement and is dedicated to the social and economic achievements of American workers." Knowing this though, we may still be a bit hazy as to the history surrounding this important holiday.

*Well, get ready, we are about to have a history lesson!*

Recent research indicates that the labor movement's first manifestation of this day of recognition occurred in 1882. On Tuesday, Sept. 5, 1882, in New York City, the first Labor Day holiday was celebrated. The Central Labor Union planned to have a picnic and demonstrate at the proposal of then secretary, Matthew Maguire. Maguire is noted as saying, "this will exhibit to the public the strength and esprit de corps of trade and labor organizations in our community." From that point on, this celebration grew.

In 1892, the same union members took an unpaid day off and marched around Union Square in support of a labor day holiday. However, it wasn't until 1894 that President Grover Cleveland signed the legislation making Labor Day an official national holiday. Not to mention, President Cleveland only signed this holiday into effect as an election-year compromise due to the hostile circumstances surrounding the Pullman strike – that's another history lesson altogether.

Today, the labor movement still struggles for workers' rights and fair legislation concerning the workers of this country. Labor Day is a time to recognize this struggle, celebrating it with the reverence it deserves. Samuel Gompers, head of the American Federation of Labor, in 1898 called it, "the day for which the toilers in past centuries looked forward, when their rights and their wrongs would be discussed. . . that the workers of our day may not only lay down their tools of labor for a holiday, but upon which they may touch shoulders in marching phalanx and feel the stronger for it."

## Promoted To Supervising Agent

<b>David Ackerman</b> Eric Giglione New Jersey	<b>Richard Correa</b> Bill Jennings Colorado	<b>Leslie Gross</b> Eric Giglione Ontario	<b>Ken Mahabir</b> Joshua Chalom Ontario	<b>William Purvis</b> Geneser-Geneser Missouri	<b>Crystal Valentine</b> Steve Hartman Arizona
<b>Gary Anderson</b> Mark Hancock Indiana	<b>Stuart Cymbol</b> Eric Giglione New Jersey	<b>Leroy Hambrick</b> Tom Williams Florida	<b>Ryan Mahoney</b> Mark Hancock Indiana	<b>Ernest Rangel</b> Eric Neal Texas	<b>Billy Victory</b> Robert Smith Oklahoma
<b>Sarah Barrows</b> Steve Surace Pennsylvania	<b>Taiwo Daisi</b> Eric Giglione New Jersey	<b>Hussain Haqq</b> Eric Giglione New Jersey	<b>Joselin Mane</b> Giglione-Brester Massachusetts	<b>Ingrid Reed</b> Nick Nitkowski Louisiana	<b>Laura Waldron</b> Robert Hughes North Carolina
<b>Roger Beaulieu</b> Giglione-Brester Massachusetts	<b>Steve Dedert</b> Mark Hancock Indiana	<b>Laura Hellerich</b> John Akers Nebraska	<b>James McAlister</b> Tom Williams Florida	<b>Michael Reinhold</b> Bill Jennings Colorado	<b>Donald Walters</b> Robert Smith Oklahoma
<b>Michael Beck</b> Geneser-Geneser Kansas	<b>Mike DeFazio</b> Altig-Orlovic California	<b>Adam Herman</b> Joshua Chalom Ontario	<b>Kenneth Medina</b> Jatofi-Foti California	<b>Steven Rodriguez</b> Eric Neal Texas	<b>Linda Wilhelm</b> Durbon Oldham Pennsylvania
<b>Nacole Bell</b> Eric Giglione New York	<b>Michael DiBella</b> Eric Giglione New Jersey	<b>Danielle Holmes</b> Bill Jennings Colorado	<b>Rick Mellott</b> Steve Surace Ohio	<b>Yaacov Rosenberg</b> Eric Giglione New York	<b>Joseph Williams</b> David Zophin Connecticut
<b>Charles Bishop</b> Ali Shabrak Virginia	<b>Steven Dichiaro</b> Bill Jennings Colorado	<b>Darren Howard</b> Matt Blumert Maryland	<b>Maxine Moody</b> David Zophin Connecticut	<b>Elizabeth Schmidt</b> Rick Altig South Dakota	<b>Howard Wilson</b> Steve Friedlander New Zealand
<b>John Bond</b> Mike Jones Ohio	<b>Mark Durkin</b> David Zophin Connecticut	<b>James Humphries</b> Rob Boles Ohio	<b>John Moran</b> Gleb Ostrovsky Mississippi	<b>Terry Sherman</b> Giglione-Brester Massachusetts	<b>Catherine Wood</b> Vlad Basov Texas
<b>Phineas Bresee</b> Bill Jennings Colorado	<b>David Fagoaga</b> Bill Jennings Colorado	<b>Gabriele Isaac</b> Eric Neal Texas	<b>Marvin Narcisse</b> Nick Nitkowski Louisiana	<b>Navarro Simmons</b> Geneser-Geneser Missouri	<b>Victor Yoder</b> Bill Jennings Colorado
<b>Keith Campbell</b> Tom Williams Florida	<b>Heather Fawcett</b> Rick Altig Ontario	<b>Igor Jurgens</b> Rick Altig Ontario	<b>Nam Ngo</b> Jatofi-Foti California	<b>Michael Smolcic</b> Joshua Chalom Ontario	<b>Joseph Zmitrovich</b> Matt Blumert Maryland
<b>Diane Carrion</b> Eric Giglione New Jersey	<b>Tamara Ford</b> Marc Merton Ohio	<b>Rachellemarie Koenig</b> Eric Giglione New York	<b>Johan Oeyen</b> Furer-Whittinghill California	<b>Rodney Sparks</b> Kevin Pawlowski Texas	
<b>Ryan Cassidy</b> Giglione-Brester Massachusetts	<b>Roy Glover</b> Shashi Parekh Georgia	<b>Sandra Leah</b> Giglione-Brester Massachusetts	<b>Terry O Leary</b> Joshua Chalom Ontario	<b>Erik St. Marie</b> Scott Smith Michigan	
<b>Arun Chadha</b> Allan Jennings Alabama	<b>John Golat</b> Scott Smith Illinois	<b>Gerardo Leon</b> Vlad Basov Texas	<b>Nancy Parker</b> Giglione-Brester Massachusetts	<b>Donald Strynadka</b> Joshua Chalom Ontario	
<b>Ronald Cook</b> Geneser-Geneser Missouri	<b>Dyan Gonzales</b> David Zophin Connecticut	<b>Patrick Luem</b> Geneser-Geneser Missouri	<b>Shivani Patel</b> Geneser-Geneser Missouri	<b>Christopher Tamanini</b> Chris La Fond Pennsylvania	
<b>Douglas Coone</b> Scott Smith Michigan	<b>Russell Graham</b> Giglione-Brester Massachusetts	<b>Stephen MacDonald</b> Joshua Chalom Ontario	<b>John Paul</b> Scott Smith Illinois	<b>Elizabeth Treadway</b> Marc Morton West Virginia	

## Promoted To General Agent

<b>Anthony Anderson</b> Gleb Ostrovsky Mississippi	<b>Brian Fotovich</b> Geneser-Geneser Kansas	<b>Eric Leak</b> Ali Shabrak North Carolina	<b>Michael Nowak</b> Durbon Oldham New York	<b>Rodolfo Solis</b> Eric Neal Texas
<b>Harold Buck</b> Nick Nitkowski Louisiana	<b>Dmitriy Goncharuk</b> Vlad Basov Texas	<b>Randy Mandell</b> Bill Jennings Colorado	<b>Stefan Reynolds</b> Steve Friedlander New Zealand	<b>David Solomonov</b> Joshua Chalom Ontario
<b>Ronald Caskey</b> Bill Jennings Colorado	<b>Michael Hufford</b> Steve Hartman Arizona	<b>Ryan Mansueto</b> Eric Neal Texas	<b>Claudia Rodriguez</b> Jatofi-Foti California	<b>Karen Stockwell</b> Steve Hartman Arizona
<b>Victoria DeRosier</b> Williams-Williams Georgia	<b>Alison King</b> Furer-Whittinghill California	<b>Jason Mitchell</b> Scott Smith Illinois	<b>Cristina Simao</b> Giglione-Brester Rhode Island	<b>Ivory Walker</b> Tyrone Conard Maryland

## Promoted To Master General Agent

<b>Peter Athas</b> Gleb Ostrovsky Mississippi	<b>Paula Cooper</b> Rick Altig Alberta	<b>Ryan Hungate</b> Furer-Whittinghill California	<b>Monique Love</b> Altig-Martyn New Foundland	<b>Gaurang Pandya</b> Joshua Chalom Ontario	<b>Christina Tang</b> Eric Giglione New Jersey
<b>Zulfikar Bhukera</b> Scott Smith Michigan	<b>Nanda Duraisami</b> Rick Altig British Columbia	<b>Tobias Jenkins</b> Chris Wittenbach Arkansas	<b>Brock MacKay</b> Allan Jennings Alabama	<b>Philip Prata</b> Eric Giglione New York	<b>Sally Tapia-Osmun</b> Steve Hartman Arizona
<b>Chris Brent</b> Rick Altig Ontario	<b>Robert Fisk</b> Geneser-Geneser Kansas	<b>Todd Kubus</b> Altig-Orlovic California	<b>Jason McArthur</b> Allan Jennings Alabama	<b>Ramon Quinones</b> James Fagan Puerto Rico	<b>Karl White</b> David Zophin Connecticut
<b>Christopher Clark</b> Rick Altig Hawaii	<b>Vincent Gore</b> Nick Nitkowski Louisiana	<b>Ray Landry</b> Gleb Ostrovsky Mississippi	<b>James Palmes</b> Nick Nitkowski Louisiana	<b>William Schwarz</b> Rick Mansfield Maine	<b>Shannon Wright</b> Giglione-Brester Massachusetts



## INDIVIDUAL PRODUCERS



1. **Mary Ann Gaelic**  
Auckland, NZ



2. **Timothy Cruise**  
Woodridge, IL



3. **David Wang**  
Woodridge, IL



4. **Concelor Davis**  
Woodridge, IL



5. **James Dattilo**  
Jacksonville, FL



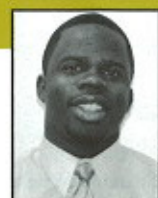
6. **Marlon Underwood**  
Woodridge, IL



7. **Matthew Wolfanger**  
Rochester, NY



8. **Curt Snow**  
Concord, CA



9. **Navarro Simmons**  
Kansas City, MO



10. **Anthony Mele**  
Rochester, NY

## INDIVIDUAL PRODUCERS

All Time Record to Beat

Month: \$51,235 Net ALP **Marlon Underwood**

### August Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
1. Mary Ann Gaelic	\$28,088		74.2	Lawrence Hauck	Steve Friedlander
2. Timothy Cruise	24,709		76.0	Steven Jakubczak	Scott Smith
3. David Wang	22,389		77.4	David Wang	Scott Smith
4. Concelor Davis	22,312	100		Steven Jakubczak	Scott Smith
5. James Dattilo	19,851		72.3	James Dattilo	Marc Zipper
6. Marlon Underwood	19,050		68.2	Marlon Underwood	Scott Smith
7. Matthew Wolfanger	18,302		86.0	Paul Rumbuc	Durhon Oldham
8. Curt Snow	16,913		70.1	Gloria Sanchez	Jatoft-Foti
9. Navarro Simmons	16,891	80		Brian Quinn	Geneser-Geneser
10. Anthony Mele	16,806	98		Jim Bianchi	Durhon Oldham
11. Michael Nowak	16,758	88		Jim Bianchi	Durhon Oldham
12. Rusty Jewell	16,674	85		Rusty Jewell	Nick Nitkowski
13. Jean-Marc Louis	16,310	96		Theodore Pappas	Eric Giglione
14. Matthew Ho	15,971	93		Roger Fung	Rick Altig
15. Terry Sullivan	15,614	87		Terry Sullivan	Geneser-Geneser
16. Arnold Iacoviello	15,166		80.6	Israel Pena	Tom Williams
17. Nanda Duraisami	15,040		77.9	Bill Hayer	Rick Altig
18. Daniel DeGagne	14,894	96		Chris Brent	Rick Altig
19. Katherine Bachmann	14,854	100		Lee Conti	Eric Giglione
20. Daniel Potilechio	14,631		75.0	David Wang	Scott Smith

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$277,779 Net ALP **Marlon Underwood**

### YTD Production

Name	Net ALP	NG <sup>▲</sup>	Rtn	MGA	SGA
* 1. Rusty Jewell	\$203,426	85		Rusty Jewell	Nick Nitkowski
* 2. David Wang	167,513		77.4	David Wang	Scott Smith
* 3. Timothy Cruise	150,810		76.0	Steven Jakubczak	Scott Smith
* 4. Marlon Underwood	133,466		68.2	Marlon Underwood	Scott Smith
* 5. Curt Snow	125,882		70.1	Gloria Sanchez	Jatoft-Foti
* 6. James Dattilo	124,246		72.3	James Dattilo	Marc Zipper
* 7. Matthew Wolfanger	119,339		86.0	Paul Rumbuc	Durhon Oldham
* 8. Mary Ann Gaelic	107,307		74.2	Lawrence Hauck	Steve Friedlander
* 9. Michael Nowak	102,547	88		Jim Bianchi	Durhon Oldham
* 10. Russell Morris	101,128		81.8		Marc Zipper
11. Abdulrazzaq Ahmed	96,884		73.0	Zulfikar Bhukera	Scott Smith
12. Jinzhou Zhao	96,707		86.2	Rob Hay	Rick Altig
13. Robert Ulreich	96,704		85.2	Roger Johnson	Jatoft-Foti
14. Nanda Duraisami	92,373		77.9	Bill Hayer	Rick Altig
15. Jennifer Baron	92,015		75.6	William Cook	Tom Williams
16. Stefan Reynolds	90,846		74.0	Lawrence Hauck	Steve Friedlander
17. Scott Remmey	90,329		83.2	Jeffrey Dinocento	Eric Giglione
18. Gaurang Pandya	90,094		74.9	Margaret Harrison	Joshua Chalom
19. Yvonne Hernandez	88,351		79.8	David Iriye	David Cohen
20. Samuel Christmas	87,011		74.0	Kevin Khadivian	Scott Smith

▲ Percentage of Net to Gross



**MONETARY DONATIONS**

**Vlad Basov Agency**

- Contributed \$200 to the National Association of Letter Carriers Local 4240 for their golf tournament (see the picture below).
- Donated \$100 to the Alta Miller scholarship fund.
- Gave \$50 to UAW 218 for the United Way.
- Donated \$100 to the PPF 389 scholarship fund.

**Tyrone Conard Agency**

- Gave \$1,500 to the NCABA.

**Mike Jones Agency**

- Donated \$1,500 to sponsor a United Way and labor golf outing.
- Contributed \$500 for door prizes to the United Way and labor golf outing.

**Chris La Fond Agency**

- Gave \$500 in door prizes to the Pennsylvania AFL-CIO COPE golf tournament.

**Shashi Parekh Agency**

- Contributed \$100 to the Savannah Labor Day picnic.
- Gave \$175 to the Labor Management Conference.
- Donated \$250 to the South Carolina AFL-CIO.
- Donated \$250 to the AFL-CIO scholarship fund.

**Total \$5,225.00**

**OTHER DONATIONS**

**Vlad Basov Agency**

- Donated ice-cold refreshments and strike support to TWU Local 556.

**Tyrone Conard Agency**

- Donated food to the Washington, D.C. Metropolitan Labor Council Community Services food bank.
- Offered rally support to UFCW Local 400.

**Mike Jones Agency**

- Gave 700 lbs. of food to the Toledo Labor food bank.

**Chris La Fond Agency**

- Contributed 640 lbs. of food to the Greater Washington County food bank.

- Donated 600 lbs. of food to the UMW Unemployed Miners fund.
- Sponsored a reception and provided gifts for the Pennsylvania Building Trades Show.

**Joseph Manone Agency**

- Donated golf tee sets, coolers and beach mats for the IAMAW's 38th golf outing.

**Shashi Parekh Agency**

- Made a food donation to the Operating Engineers Local 470.

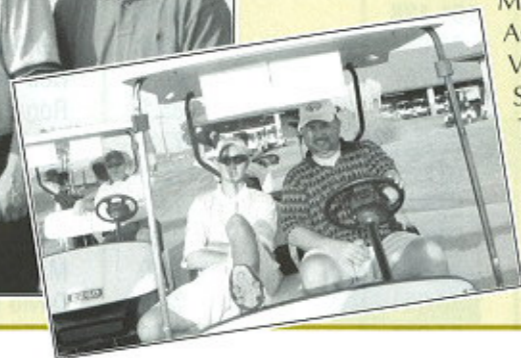
**David Zophin Agency**

- Donated to the Teamster golf outing.



**NALC Local 4240 Golf Outing**

The Vlad Basov Agency participated in the National Association of Letter Carriers Local 4240 2003 Golf Tournament supporting the Muscular Dystrophy Association. Ron VanWoesik, Mitch Stallings and Tung A. Truong played for the Basov Agency. They won first place and brought home a trophy.



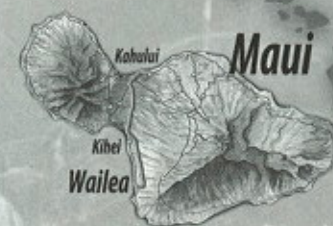
**ARE YOU READY FOR A PU' IWA?**

We are off to Maui, Hawaii for our Six-Months Contest where a gleaming destination and a tropical surprise (pu' iwa) awaits. Accommodations for the trip will be at the fabulous *Fairmont Kea Lani Resort* nestled between near-by Polo Beach and the award-winning Wailea Golf Club on the southwest side of the big island of Maui.

Once you set foot in this tropical paradise you will definitely feel as though it were actually heaven on earth. This all-suite luxury resort is adorned with tropical greenery, flowers and 22,000 square feet of water features – and the outside isn't half bad either.

The resort is surrounded by a virtual playground where activities such as snorkeling, kayaking, sailing, windsurfing and sun-bathing occur year-round.

Whatever your interest, you will be pleased you didn't miss this tropical heaven! A pu' iwa awaits you!



**THE FAIRMONT KEA LANI/HAWAII STANDINGS**

Listed below are the standings for the Six-Months Contest through August 2003.

**PR Reps. in Category A:** 1. Leo VanDenBussche – 10,380 cards. 2. Joseph Galusha – 8,787 cards.

**PR Reps. in Category B:** 1. Laurie Onasch – 5,787 cards. 2. Malka Arony – 4,869 cards.

**PR Reps. in Category C:** 1. Jenny Williams – 22 groups. 2. Richard Case – 20 groups.

**Individual Producers:**

1. Timothy Cruise	\$44,244 in Net ALP	11. Navarro Simmons	\$30,257 in Net ALP
2. David Wang	\$42,356 in Net ALP	12. Karen McQuoid	\$30,066 in Net ALP
3. Mary Ann Gaelic	\$40,269 in Net ALP	13. Gerardo Leon	\$29,968 in Net ALP
4. Rusty Jewell	\$38,137 in Net ALP	14. Robert Ulrich	\$29,699 in Net ALP
5. James Dattilo	\$37,722 in Net ALP	15. Dimitri Gailit	\$28,611 in Net ALP
6. Marlon Underwood	\$35,204 in Net ALP	16. Gaurang Pandya	\$28,499 in Net ALP
7. Curt Snow	\$34,785 in Net ALP	17. Nanda Duraisami	\$28,028 in Net ALP
8. Matthew Wolfanger	\$34,414 in Net ALP	18. Michael Nowak	\$27,883 in Net ALP
9. Terry Sullivan	\$32,428 in Net ALP	19. Scott Remmey	\$27,624 in Net ALP
10. Jean Marc Louis	\$31,491 in Net ALP	20. Anthony Mele	\$27,198 in Net ALP

**SAs:** 1. Mary Ann Gaelic – \$109,787 in Net ALP. 2. Michael Hardy – \$55,278 in Net ALP

**General Agents:**

1. Robert Morrison	\$113,787 in Net ALP	4. Stefan Reynolds	\$79,683 in Net ALP
2. Elaina Bosco	\$91,192 in Net ALP	5. Dorian Oldham	\$79,094 in Net ALP
3. Chris Hernandez	\$85,258 in Net ALP	6. Robert Dunn	\$78,631 in Net ALP

**Master General Agents:**

1. Erik Graham	\$250,551 in Net ALP	4. Jim Bianchi	\$218,748 in Net ALP
2. Lawrence Hauck	\$237,284 in Net ALP	5. Steve Foti	\$198,027 in Net ALP
3. Steven Greer	\$221,020 in Net ALP	6. Brian Quinn	\$188,794 in Net ALP

**RGAs:** 1. Roger Fung – \$584,380 in Net ALP. 2. Rob Hay – \$551,694 in Net ALP.

**SGA Category I:** 1. Durhon Oldham – 53% increase. 2. Rick Altig – 20% increase.

**SGA Category II:** 1. Eric Giglione and David Brister – 38% increase.

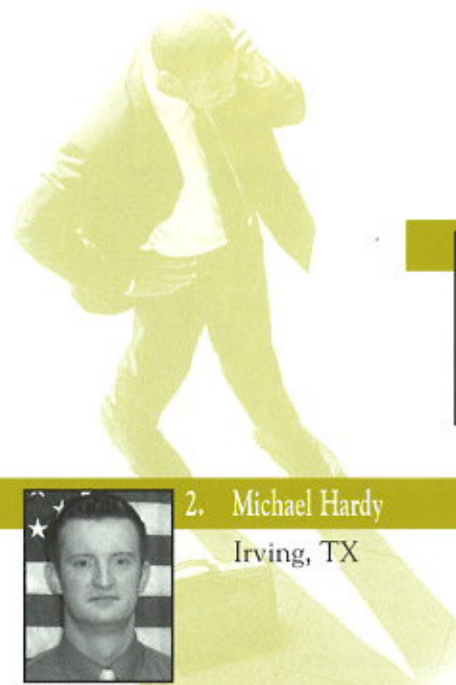
**SGA Category III:** 1. David Zophin – 200% increase. 2. Joseph Manone – 31% increase.

**SGA Category IV:** 1. Eric Neal – 321% increase. 2. Jim Surace – 138% increase.

For more information on the Fairmont Kea Lani Resort, visit [www.fairmont.com](http://www.fairmont.com) and browse the Hotels and Resorts menu for Wailea, Hawaii. For more information on the Six-Months contest go to [www.aillife.com](http://www.aillife.com) or refer to the July issue of Spotlight.



## SUPERVISING AGENTS



1. Mary Ann Gaelic  
Auckland, NZ

**Record Breaker!**  
MTD Net ALP



2. Michael Hardy  
Irving, TX



3. Dustin Venekamp  
Crystal, MN

**All Time Record to Beat**  
Month: \$43,409 1st Yr. **Gino Tanzif**

**All Time Record to Beat**  
Month: \$50,606 Net ALP **Chad Roehrs**

### August Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
1. Mary Ann Gaelic	\$39,962	\$68,050	96		5	Lawrence Hauck	Steve Friedlander
2. Michael Hardy	26,331	33,976	97		5	Nickolay Gusev	Vlad Basov
3. Dustin Venekamp	20,116	21,850	90		4	Gregory Krier	Rick Altig
4. Ronald Browning	19,675	25,911	91		3	William Cook	Tom Williams
5. Alfred DelGado	17,669	20,435	97		5	Erik Graham	David Cohen

**All Time Record to Beat**  
YTD: \$142,726 1st Yr. **Vladimir Opra**

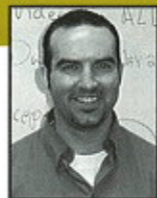
**All Time Record to Beat**  
YTD: \$237,992 Net ALP **Vladimir Opra**

### YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	# 1st Yr Agents	MGA	SGA
* 1. Mary Ann Gaelic	\$134,784	\$244,827	96		5	Lawrence Hauck	Steve Friedlander
2. Sara Kambouris	50,396	52,852		70.0	1	Paul Hall	Rick Altig
3. Dustin Venekamp	49,181	79,380	90		4	Gregory Krier	Rick Altig
4. Todd Kubes	47,221	97,867	77		1	Sara Beckley	Rick Altig
5. Allan Gilbert	46,265	133,247	81		8	Denise Gilbert	Scott Smith

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

## GENERAL AGENTS



1. Robert Morrison  
Kanata, ON



2. Stefan Reynolds  
Auckland, NZ



3. Elaina Bosco  
Ft. Lauderdale, FL



4. Dorian Oldham  
Rochester, NY



5. Chris Hernandez  
Woodridge, IL

**All Time Record to Beat**  
Month: \$102,403 1st Yr. **Eric Neal**

**All Time Record to Beat**  
Month: \$111,262 Net ALP **Eric Neal**

### August Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
1. Robert Morrison	\$46,259	\$46,259	87		12	Timothy Simpson	Rick Altig
2. Stefan Reynolds	45,708	54,586	98		7	Lawrence Hauck	Steve Friedlander
3. Elaina Bosco	41,015	48,678		74.9	8	William Cook	Tom Williams
4. Dorian Oldham	36,740	46,569		71.4	4	Steven Greer	Durhon Oldham
5. Chris Hernandez	34,620	41,247		68.5	5	James Beck	Scott Smith
6. Kobie Samuels	28,956	40,474	90		2	Steven Jakubczak	Scott Smith
7. Barry Garelick	28,648	30,841	89		6	John Baldo	Eric Giglione
8. Robert Dunn	27,197	37,782	91		8	Keith Zabrocki	Marc Morton
9. Kevin Leonard	26,019	49,395	85		4	Marlon Underwood	Scott Smith
10. Brandon Ito	25,629	27,931	87		5	David Iriye	David Cohen

**All Time Record to Beat**  
YTD: \$489,120 1st Yr. **Eric Neal**

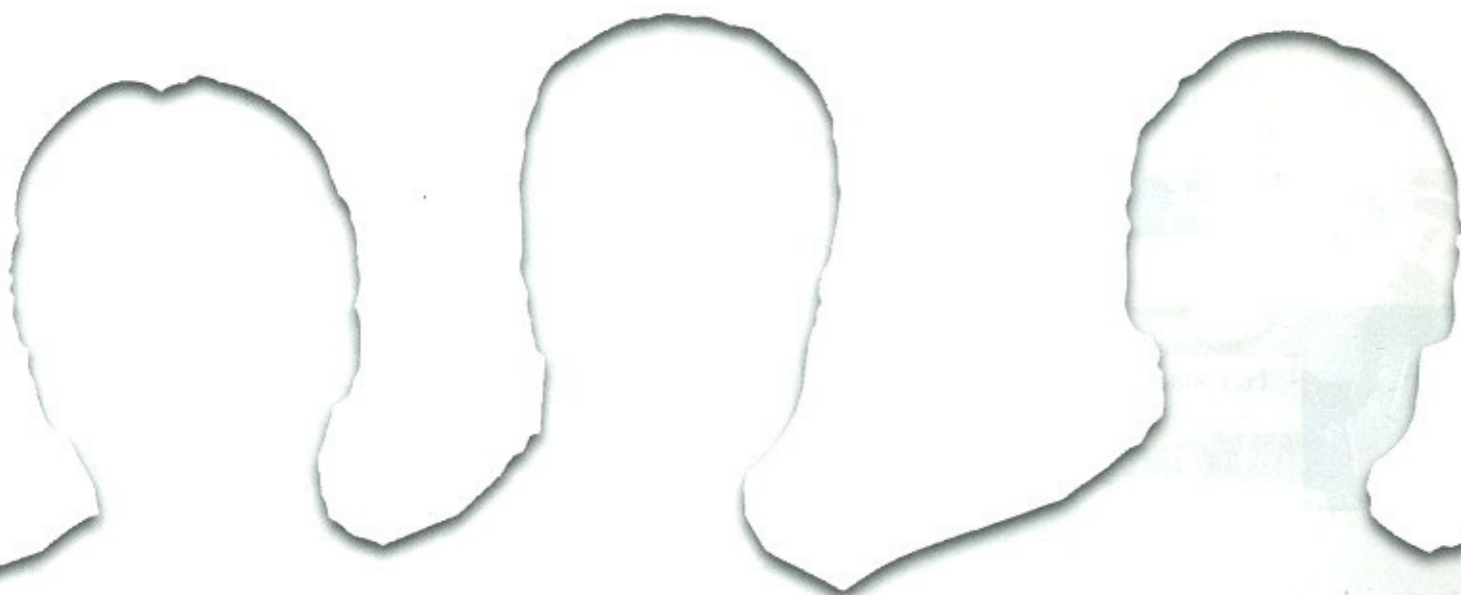
**All Time Record to Beat**  
YTD: \$864,620 Net ALP

### YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	MGA	SGA
* 1. Robert Morrison	\$228,757	\$228,757	87		12	Timothy Simpson	Rick Altig
* 2. Shannon Richardson	188,048	236,568		77.1	5	Joshua Robinson	Geneser-Bitman
* 3. Lori Boynton	186,341	186,341		68.3	5	Sara Beckley	Rick Altig
* 4. Mark Reddington	180,738	224,513		71.0	4	Paul Rumbuc	Durhon Oldham
* 5. Elaina Bosco	180,175	248,086		74.9	8	William Cook	Tom Williams
6. Chris Hernandez	174,025	218,817		68.5	5	James Beck	Scott Smith
7. Kevin Leonard	171,787	263,045	85		4	Marlon Underwood	Scott Smith
8. Benjamin Gibbs	171,490	221,079	79		2	Roland Fletcher	Geneser-Bitman
9. Jay Mullins	160,585	183,706		74.9	2	Kevin Surles	David Zophin
10. Eric Tuttobene	160,097	228,154		74.9	4	Paul Rumbuc	Durhon Oldham

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*





“This was my first attendance at American Income’s Leadership Development School and I was blown away at the tremendous resource offered to our Company’s leaders. What an incredible opportunity to fine-tune your leadership skills! This was such an engaging learning experience that I can’t see how anyone can walk away not being pumped-up to succeed!”

– Brenda Frizzell, AIL’s Creative Director of Marketing

## Discover Your Leadership Potential

American Income’s Leadership Development Seminar is a dynamic, interactive learning experience that no leader should miss.

The Leadership Development Seminar provides information and tools to Managers who want to build their business, and expand their leadership role and abilities. Many of our top SGAs, Managers, Producers and Home Office staff, who have a proven history of success, engage school participants in areas of leadership to provide insight and guidance.

Such topics as Recruiting for Success, Fundamentals of Field Training, Building Your Business, Making the Most of Your Leadership Potential, The Importance of Writing and Maintaining Quality Business, Coaching Your Team to Success, Knowing Your Market, The Importance of Understanding Lead Sources and Maximizing Your Agents’ Potential are just a few of the areas covered in the seminars.

LDS also gives Managers a chance to get refocused on growing their Agencies. It allows them to solidify their strengths as leaders and, more importantly, gives them the tools they need to make the most of their potential.

We encourage those who want to take their business to the next level to inform their SGA of their interest in attending a future seminar. Discover your leadership potential and watch your business soar!

The next seminar will be held Jan. 15-17, 2004.

# AUGUST 2003 LEADERSHIP DEVELOPMENT SEMINAR

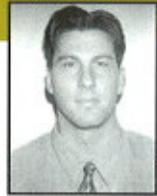




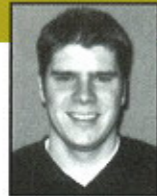
1. Lawrence Hauck  
Auckland, NZ



2. Jim Bianchi  
Rochester, NY



3. Brian Quinn  
Kansas City, MO



4. Paul Rumbuc  
Rochester, NY



5. Erik Graham  
Los Angeles, CA

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$236,811 Net ALP Ed Orell

August Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
1. Lawrence Hauck	\$128,850	\$142,514		71.2	17	Steve Friedlander
2. Jim Bianchi	107,227	113,733		72.1	13	Durhon Oldham
3. Brian Quinn	89,388	95,702	86		13	Geneser-Geneser
4. Paul Rumbuc	79,836	170,558		74.2	16	Durhon Oldham
5. Erik Graham	68,794	131,687		79.4	21	David Cohen
6. David Iriye	68,582	84,584		69.9	21	David Cohen
7. William Cook	62,988	86,793		69.8	5	Tom Williams
8. Steven Greer	62,415	106,654		76.3	8	Durhon Oldham
9. Roger Fung	60,384	89,977		67.1	8	Rick Altig
10. Nickolay Gusev	57,865	66,146		71.2	14	Vlad Basov

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,127,959 Net ALP Paul Rumbuc

YTD Production

Name	1st Yr. Agent	Net ALP	NG	Rtn	#1st Yr. Agents	SGA
* 1. Paul Rumbuc	\$828,695	\$1,396,617		74.2	16	Durhon Oldham
* 2. Steven Greer	646,778	775,242		76.3	8	Durhon Oldham
* 3. Lawrence Hauck	624,764	718,393		71.2	17	Steve Friedlander
* 4. David Iriye	536,609	615,218		69.9	21	David Cohen
* 5. Jim Bianchi	462,819	559,216		78.3	13	Durhon Oldham
6. John Baldo	460,956	547,524		73.0	11	Giglione-Brister
7. Steve Foti	402,967	711,544		67.7	12	Jatof-Foti
8. Kevin Khadivian	342,021	550,881		67.8	16	Scott Smith
9. Bill Hayer	341,315	369,938		71.4	10	Rick Altig
10. Erik Graham	336,948	725,430		79.4	21	David Cohen

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

# \$Show Me the Money\$

## Retention Bonus\*

Qualifier	SGA	Bonus Amount
Mary Ann Gaelic	Steve Friedlander	\$4,775.11
David Wang	Scott Smith	\$4,253.99
Timothy Cruise	Scott Smith	\$4,200.56
Matthew Wolfanger	Durhon Oldham	\$3,660.47
James Dattilo	Marc Zipper	\$3,374.83
Marlon Underwood	Scott Smith	\$3,048.13
Arnold Iacoviello	Tom Williams	\$2,881.70
Nanda Duraisami	Rick Altig	\$2,857.73
Robert Ulreich	Jatof-Foti	\$2,820.11
Curt Snow	Jatof-Foti	\$2,706.20

Total Retention Bonus Paid Out: \$441,763.20 411 Producers Qualified

## Leadership Bonus\*

Qualifier	SGA	Bonus Amount
Jim Bianchi	Durhon Oldham	\$10,495.80
Lawrence Hauck	Steve Friedlander	\$10,137.46
Steven Greer	Durhon Oldham	\$8,299.93
Brian Quinn	Geneser-Geneser	\$7,124.37
Steve Jakubczak	Scott Smith	\$5,863.87
David Iriye	David Cohen	\$5,531.18
Roger Fung	Rick Altig	\$5,331.53
Bill Cook	Tom Williams	\$4,715.72
Paul Rumbuc	Durhon Oldham	\$4,168.12
Melanie Cohen	Giglione-Brister	\$4,092.69

Total Leadership Bonus Paid Out: \$144,335.20 77 Managers Qualified

## PR Bonus\*

Qualifier	SGA	Bonus Amount
Rona Pileggi Spano	Scott Smith	\$2,840.58
Joseph Galusha	Durhon Oldham	\$2,495.32
Leo VanDenBussche	Rick Altig	\$2,148.12
Laurie Onasch	Joseph Manone	\$1,978.13
Robin Andrade	Giglione-Brister	\$1,542.60
Brenda DiSomma	Eric Giglione	\$1,377.97
Susan Fuldauer	Mark Hancock	\$1,255.00
Parminder Sihota	Rick Altig	\$1,195.68
David Blaisdell	Rick Altig	\$961.45
George Farenthold	Durhon Oldham	\$956.44

Total PR Bonus Paid Out: \$29,717.16 39 PR Reps Qualified

\* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.



# Company Leaders Producers One on One

Many people and experts can offer advice on leadership, but no advice is as valuable as that which comes from your peers. Your peers are an excellent source of information. They have been there, done that, so to speak, and will often times let you know what works and what doesn't. Let's take a look at what these two outstanding MGAs had to say about leadership and being leaders in their Agencies.



## Marc Rosen

Master General Agent

Eric Giglione Agency  
February 2003 LDS Attendee

"At 18, I realized school wasn't for me. Therefore, I did what all my friends were doing. I became a stock broker. I was on top of the world. However, I was working long hours and working weekends every other weekend.

Looking for a change, I found myself pursuing a career in the restaurant business – big mistake. In making this life-changing mistake, I realized I had not only given up something I was really good at, but I also lost everything I had gained.

Not wanting to go back to long brokerage hours and just coming out of a low point in my life, I found AIL.

I started out as an Individual Producer, but I wanted more – I wanted an opportunity to rebound and shine. However, I found the step-up from Producer to Manager a hard transition to make. I knew it would take a lot of time, dedication, reading and guidance to blaze this Management path.

The guidance came in the form of my SGA, the dedication came from me and the opportunity materialized at the Leadership Development Seminar.

LDS not only gave me the confidence to be a successful Manager, but it gave me the know how. I learned about recruiting, developing Managers, keeping my Producers motivated and how to bridge these components to ensure my success.

American Income has always provided the tools every Producer needs to be successful in this Company, starting with teaching us the importance of recruiting and showing us how to think outside the box. Eric Giglione, my SGA and mentor, has also shown me what it takes to raise the bar. All these things are essential to becoming a leader, and helpful when you are in a position to help others succeed as well."



## Rusty Jewell

Master General Agent

Nick Nitkowski Agency  
August 2003 LDS Attendee

"I have dabbled in insurance for about 12 years now. My background is actually the cemetery/funeral home business. I was looking to get back into regular insurance and I came to know about American Income by way of an insurance class when I first moved to Louisiana. After that, I met with Nick. There was an instant vibe. He explained there were no limits as to how big I could grow my business. That is what I was looking for, and that is what I needed.

I believe desire, leadership and setting personal goals have allowed me to get where I am with American Income. However, attending the Leadership Development Seminar really helped to hone my skills as a Manager.

LDS offers a wealth of information which allows for a better understanding of the task at hand – becoming a leader and developing leaders. The school provides you with an understanding of the systems that will ultimately make the difference when it comes to succeeding in this area.

In this industry, it is important to relate with the families to whom you are selling, always looking at each situation from both sides and preparing families for the worst case scenario. I am a family oriented individual who is excited about what I am doing each and every day, and I always try to exude these qualities at all times.

LDS not only talks about this very attitude but they give you the tools to help you develop the right attitude as well as provide you with the knowledge to create the right culture within your Agencies.

The Leadership Development Seminar allowed me to re-affirm my opportunity with American Income, and has motivated me to be the best at what I am doing."

## Common Issues Regarding Reopens and Reinstatements

A *reopen* means there was never a premium applied to an application. This usually happens because the application was withdrawn (WTH), incompleting (INC) or not taken (NTO) before the policy was issued. Another possibility is the policy was issued then cancelled and all premiums refunded or the new business check was returned unpaid. Check CAS and, if the issue-date and the paid-to-date are the same, it is a reopen.

*Reopens* are handled by Policy Issue (PI), and checks or money orders for reopens must be sent directly to this department. Reopens are given the same priority as new business applications since advance and production rules apply to both.

Advances are charged back on these cases, but, when reopened, they are eligible for another advance.

**It is important to remember a *reopen* is not a *reinstatement* and should not be included on a *reinstatement* transmittal.** If you include a reopen on a *reinstatement* transmittal, it will be routed to Policy Owner Services (POS) which will cause a delay in getting the request to the proper department – Policy Issue.

A *Reinstatement* means premiums were paid, but, for some reason, the payments were stopped and the policy lapsed. When looking on CAS, the paid-to-date and the issue-date will be different. Reinstatements must be on a *reinstatement* transmittal and must be sent to POS.

Advances are not paid on reinstatements.

If you have a problem remembering which department handles a *reopen* or a *reinstatement*, check CAS. If the issue-date is the same as the paid-to-date, the request should go to PI. If the issue-date and the paid-to-date are different, the request should go to POS.

*Remember, if a request is sent to the wrong department, there will be delays.*

Are you confused as to what department to send a request to reinstate, reopen or recode?

Improper routing costs all of us time. Delays can happen when the wrong department receives a request and has to decide where to send it next.

The most common form of improper routing occurs when correspondence is not labeled and received in a large FedEx package.

To insure proper routing, please clearly mark where each item is to be sent.

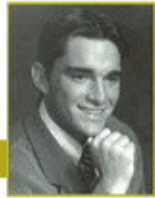
Here is a quick guide of which departments to route requests:

- Reinstatements go to POS.
- Reopens, COD's, and Amendments go to PI. Please remember to use the red PI envelope for these items.
- New business applications also go to Policy Issue.
- Recodes of pending policies go to PI. All other recodes should be routed to POS.

**Please help us speed up the request process by sending them to the correct department.**

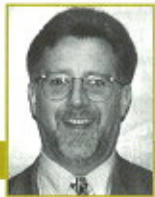


## STATE GENERAL AGENTS



Larry Geneser & Brandon Geneser

Category I	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Geneser-Geneser	\$250,475	\$123,600	203	\$296,707	79		\$1,976,726	\$988,800	200	\$2,485,459
Durhon Oldham	308,651	164,400	188	482,595		74.9	1,979,874	832,800	238	2,805,925
Rick Altig	1,061,097	596,400	178	1,561,650		68.6	7,203,055	4,771,200	151	11,497,736
Vlad Basov	156,364	123,600	127	202,655		67.9	1,041,130	988,800	105	1,458,755
David Cohen	233,667	192,000	122	367,970		72.0	1,512,542	1,536,000		2,479,629
Scott Smith	307,200	276,000	111	553,178		68.0	2,452,790	2,208,000	111	4,669,781



Eric Giglione & David Brister

Category II	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Giglione-Brister	\$185,775	\$96,000	194	\$215,938		74.1	\$1,363,020	\$768,000	177	\$1,493,587
Tom Williams	117,013	84,000	139	93,173		68.9	682,988	672,000	102	1,446,789



David Zophin

Category III	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
David Zophin	\$104,915	\$68,400	153	\$120,013		80.1	\$512,799	\$547,200		\$739,703
Joseph Manone	77,913	68,400	114	177,529		73.1	521,029	547,200		1,232,962
Marc Morton	72,331	68,400	106	121,311		70.4	708,066	547,200	129	1,101,650

## STATE GENERAL AGENTS



Steve Friedlander

Category IV	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Steve Friedlander	\$168,077	\$56,400	298	\$210,013		71.7	\$950,522	\$451,200	211	\$1,238,981
Bill Jennings	97,350	56,400	173	118,826		69.0	746,212	451,200	165	1,011,358
Eric Neal	77,918	56,400	138	96,019		67.2	403,371	451,200		535,000
Gleb Ostrovsky	75,201	56,400	133	97,687	98		125,468	112,800	111	161,154



Chris Wittenbach

Category VI	AUGUST PRODUCTION						YEAR TO DATE PRODUCTION			
	SGA	1st Yr Agent	Standard	% Of Std	Net ALP	NG	Rtn	1st Yr Agent	Standard	% Of Std
Chris Wittenbach	\$34,350	\$12,000	286	\$33,932	97		\$34,350	\$12,000	286	\$33,932



# Welcome to the Board



INTRODUCING:

**Hugh Walsh**

Assistant Vice President  
of AIL & Assistant  
Executive Director LAB

Hugh Walsh began his career with the Ohio Bell Telephone Company in 1965. He became a steward that same year, and, later, served as chief steward, vice president and three terms as president of Communications Workers Local 4301.

In 1983, Hugh was appointed the administrator of labor relations for Ohio by Governor Celeste and given the responsibility to oversee the development of the Ohio State Collective Bargaining Bill for Public Workers. The bill was passed and became law on April 1, 1984 bringing collective bargaining and organizing rights to Ohio public employees.

Hugh was appointed as full-time staff with CWA on Feb. 1, 1984 and worked in this capacity in both Ohio and Wisconsin. He became the administrative assistant to the vice president of CWA District 4 in 1990, responsible for Indiana, Illinois and Wisconsin, representing more than 700 contracts and 24,000 union members.

In 1994, Hugh was assigned to Washington, D.C. by CWA President, Morton Bahr, to serve as his administrative assistant. During this time, Hugh wrote CWA's first training manual for teaching union chief negotiators how to bargain first contracts.

On July 1, 1999, he was promoted to assistant to the president and assumed responsibility for Human Resources, AFL-CIO coordination, convention coordinator, CWA's charities, *Union Privilege* and, also, became executive director of the CWA Joe Beirne Scholarship Fund. On April 1, 2000, he took on the position of political director.

On Jan. 2, 2003, Hugh retired from CWA, after 38 years of service, and on Jan. 6, he accepted a position with American Income Life as assistant vice president, assistant executive director of AIL's Labor Advisory Board.

## LABOR ADVISORY BOARD MEMBERS

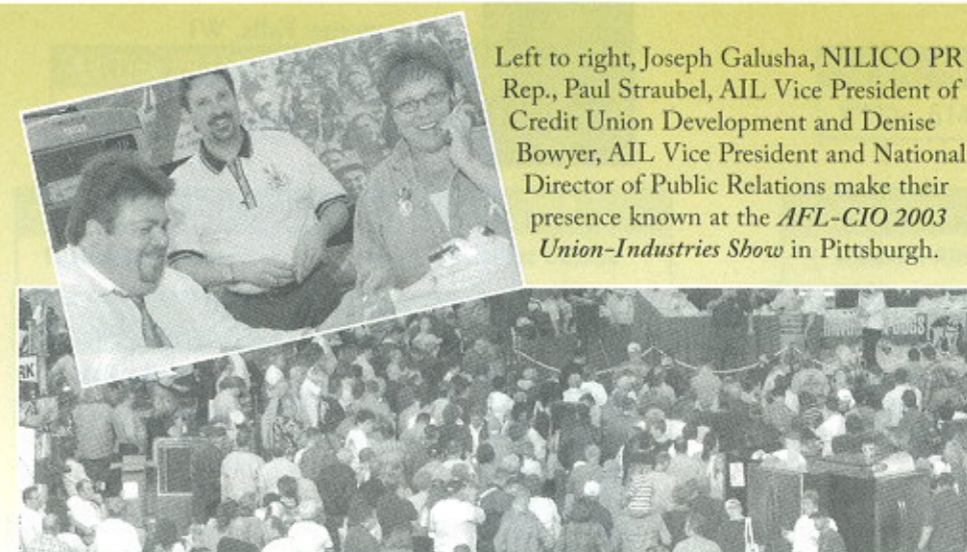
Paul Almeida, President Dept. for Prof. Employees	Larry Gregoire, President Int'l CWUC/UFCW	Leon Lynch, Vice President USA	Edward C. Sullivan, President BCT Department
Stuart Appelbaum, President RWD Union/UFCW	James Grogan, Jr., Gen. Pres. Int'l Assoc. of HFLAW	Martin Maddaloni, Gen. Pres. UAJAPPEI	Michael Sullivan, Gen. Pres. SMWA
Morton Bahr, President CWA	Don Hahs, Int'l President BLE	Hon. Ray Marshall Former US Secretary of Labor	John Sweeney, President AFL-CIO
Dave Barrett, Former Premier Province of British Columbia	Sonny Hall, President TWUA	Terry O Sullivan, President LIUNA	George Tedeschi, President GCIU
Theodore Bikel, President AAAA	James Hoffa, General President Int'l Brotherhood of Teamsters	Oscar Owens, Sec-Treasurer Amalgamated Transit Union	Richard Trumka, Sec-Treas. AFL-CIO
William Burrus, President APW Union	Joseph Hunt, General President Int'l Assoc. of BSORIW	Jules Pagano, Exec. Director AIL Labor Advisory Board	Tim Tuttle, President AFGWU
Sam Cabral, President Int'l Union of Police Assoc.	Frank Hurt, Int'l President BCTWGMU	W. Dan Pickett, President BRS	Gene Upshaw, President FPA
Doug Dority, President UFCW	Gloria Johnson, President CLUW	Clyde Rivers, Assoc. President CSEA	Hugh Walsh, Asst. Exec. Dir. AIL Labor Advisory Board
John Dougherty, President OPCM Int'l Association	Charles Jones, Int'l President Int'l Brotherhood of BISBBFH	Cecil Roberts, President UMWA	Don Wharton, Gen. Sec.-Treas. IAMAW
Gerald Feder, LAB Secretary Feder and Associates	Gregory Junemann, Int'l Pres. Int'l Federation of PTE	Milton Rosado, President LCLAA	Donald Wightman, President UWUA
Edward Fire, President Int'l Union of EESMF/CWA	George Kourpias, President ARA, AFL-CIO	Michael Sacco, President SIU	James Williams, Gen. President IUPAT
M.A. Mac Fleming, President Brotherhood of MWE	Thomas F. Lee, President AFM of the U.S. and Canada	Robert Scardelletti, Int'l Pres. TCIU	Boyd Young, President PACE Int'l Union
Patricia Friend, President AFA	William Lucy, Sec-Treasurer AFSCME	Harold Schaitberger, President IAFF	Hon. Speaker Jim Wright, Honorary Member of LAB

# Union-Industries Show 2003

The *AFL-CIO Union-Industries Show* highlights the skills and services of union workers throughout American industries. This show combines the public an "open-house" environment with a "behind-the-scenes" peak into organized labor. It also demonstrates the many ways labor and management work together for their mutual benefit. "Progression through cooperation" is the idea behind this interactive show.

The *Union-Industries Show* showcases hundreds of exhibits and live demonstrations displaying features of the latest technology and union craftsmanship. Exhibitors include the AFL-CIO national and international unions, corporations whose products and services are produced by union workers, government agencies and community service organizations. Skilled union workers man each exhibit offering a learning experience for all visitors.

American Income was included in the 2003 show held May 2-5, 2003 at the Lawrence Convention Center in Pittsburgh, Pennsylvania. More than 200,000 visitors entered this 236,900 square-foot venue to look at the latest union-made innovations.



Left to right, Joseph Galusha, NILICO PR Rep., Paul Straubel, AIL Vice President of Credit Union Development and Denise Bowyer, AIL Vice President and National Director of Public Relations make their presence known at the *AFL-CIO 2003 Union-Industries Show* in Pittsburgh.

## Buy Union

The UL&STD database is currently updating its online catalog of union-made "do buy lists."

This update will provide union-conscious consumers a place to look for union-friendly vendors.

This update has been made possible through "Project Union-Made," a collaboration between ULSTD and the Labor Relations and Research Center at the University of Massachusetts in Amherst.

Information regarding this project will be distributed via mail and other non-union media. Links will be provided on both the American Income ([ailife.com](http://ailife.com)) and National Income ([nilife.com](http://nilife.com)) Web sites as soon as the lists are made available.



PR Manager



Debbie Enstedt  
Winnipeg, MB

Category A:



Brenda DiSomma  
Edison, NJ



Rona Pileggi Spano  
Woodridge, IL

Category B:



Malka Arony  
Phoenix, AZ



Laurie Onasch  
Menomonee Falls, WI

Category C:



Richard Case  
North Royalton, OH



Shannon Walker  
Portland, OR

August Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	20,773	Rick Altig
2. George Farenthold	6,039	Durhon Oldham
3. Malka Arony	4,509	Steve Hartman

All Time PR Card Production Record

Month: 18,960 cards Anthony Gentili

Category A	No. Cards	SGA
1. Brenda DiSomma	5,658	Eric Giglione
2. Rona Pileggi Spano	5,476	Scott Smith
3. Joseph Galusha	3,240	Durhon Oldham
4. Shannon Walker	3,225	Rick Altig
5. George Farenthold	3,120	Durhon Oldham

Category B	No. Cards	SGA
1. Malka Arony	3,329	Steve Hartman
2. Laurie Onasch	3,188	Manone & Altig
3. Anne Bowyer	2,705	Akers & Altig
4. Irene Rurycz	2,113	James Surace
5. William Verbeten	1,988	Joseph Manone

All Time PR Group Production Record

Month: 125 groups Darrell Dorey

Category C	Groups	SGA
1. Richard Case	12	James Surace
2. Shannon Walker	9	Rick Altig
2. Jenny Williams	9	Rick Altig
3. Malka Arony	8	Steve Hartman
3. Susan Fuldauer	8	Mark Hancock

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	170,461	Rick Altig
*2. George Farenthold	36,463	Durhon Oldham
3. Richard Meshulam	33,140	David Cohen

All Time PR Card Production Record

YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Rona Pileggi Spano	32,363	Scott Smith
*2. Brenda DiSomma	25,924	Eric Giglione
*3. Richard Meshulam	19,994	David Cohen
4. Joseph Galusha	18,940	Durhon Oldham
5. Al Wall	18,736	Joshua Chalom

Category B	No. Cards	SGA
*1. Laurie Onasch	18,404	Manone & Altig
*2. Malka Arony	15,695	Steve Hartman
*3. John Wilkinson	14,214	Geneser-Bitman
4. Irene Rurycz	11,998	James Surace
5. Brenda Swecker	11,314	Chris La Fond

All Time PR Group Production Record

YTD: 514 groups Darrell Dorey

Category C	Groups	SGA
*1. Kenneth Altizer	60	Marc Morton
*2. Richard Case	59	James Surace
*3. Jenny Williams	57	Rick Altig
4. Becky Cutler	56	Bill Jennings
5. Donald Spohn	54	Marc Morton

Category A = SGA categories one and two. Category B = SGA categories three, four, five and six. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.*



# DISCOVER PARADISE

## ATLANTIS



**PARADISE ISLAND, THE BAHAMAS**

**JULY 8-11, 2004**



## PR BONUS

### Qualifiers

Rona Pileggi Spano	\$2,840.58
Joseph Galusha	\$2,495.32
Leo VanDenBussche	\$2,148.12
Laurie Onasch	\$1,978.13
Robin Andrade	\$1,542.60
Brenda DiSomma	\$1,377.97
Susan Fuldauer	\$1,255.00
Parminder Sihota	\$1,195.68
David Blaisdell	\$961.45
George Farenthold	\$956.44
Shannon Walker	\$884.38
Anne Bowyer	\$781.00
Becky Cutler	\$711.41
Mario Soljan	\$695.28
John Wilkinson	\$692.60
Malka Arony	\$686.16
Robin Denham	\$674.40
Irene Rurycz	\$651.54
Richard Case	\$630.60
Jacqueline deVooght	\$549.77
Frances Christie	\$523.93
Cheryl Cook	\$461.01
Jenny Williams	\$460.24
Erica Dalager	\$452.41
Jaime Midtbo	\$428.06
Mark Gagliardi	\$374.06
Brenda Swecker	\$372.60
Vivian Dwyer	\$353.00
Robert Dailey	\$266.46
William Verbeten	\$262.49
Kerri-Ann Tumbarello	\$262.08
Al Wall	\$240.89
John Molina	\$229.23
Susan Kelleher	\$206.46
Susan Richards	\$194.18
Janna Khichoyan	\$190.35
Gabriella Klett	\$188.87
James Tasker	\$186.12

JANUARY

FEBRUARY

MARCH

APRIL

MAY

JUNE

JULY

AUGUST

SEPTEMBER

OCTOBER

NOVEMBER

DECEMBER



**\$29,360.87**



# LEADERSHIP BONUS

## August Bonus Qualifiers

<b>Jim Bianchi</b> \$10,495.80	<b>Kent Booze</b> \$2,586.09	<b>Dorian Oldham</b> \$1,317.54	<b>Brian Fotovich</b> \$718.46	<b>Jason Richardson</b> \$300.14
<b>Lawrence Hauck</b> \$10,137.46	<b>Jason Mollo</b> \$2,562.94	<b>Michael Thomas</b> \$1,222.41	<b>Ronald Browning</b> \$677.49	<b>Eric Hoen</b> \$297.06
<b>Steven Greer</b> \$8,299.93	<b>John Baldo</b> \$2,482.36	<b>Tracy McNallan</b> \$1,169.01	<b>Tarus Monroe</b> \$669.30	<b>Stephen Flecker</b> \$297.03
<b>Brian Quinn</b> \$7,124.37	<b>Theodore Pappas</b> \$2,417.65	<b>Kobie Samuels</b> \$1,112.97	<b>Michael Hardy</b> \$641.82	<b>Lisa Donoghue</b> \$287.45
<b>Steve Jakubczak</b> \$5,863.87	<b>Vedran Pipinic</b> \$2,386.12	<b>Greg Partee</b> \$1,101.29	<b>Dustin Venekamp</b> \$638.56	<b>Yaacov Rosenberg</b> \$285.71
<b>David Iriye</b> \$5,531.18	<b>Jason Schlomann</b> \$2,108.81	<b>Stefan Reynolds</b> \$973.33	<b>Jason Anderson</b> \$498.71	<b>Lori Boynton</b> \$280.82
<b>Roger Fung</b> \$5,331.53	<b>William Heath</b> \$2,099.63	<b>Steve Foti</b> \$955.87	<b>Michel Gibbs</b> \$477.20	<b>Jon-Paul Dow</b> \$277.81
<b>Bill Cook</b> \$4,715.72	<b>Roger Geering</b> \$1,964.73	<b>Michelle Mihelic</b> \$926.10	<b>Gregory Siard</b> \$455.08	<b>Howard Wilson</b> \$276.95
<b>Paul Rumbuc</b> \$4,168.12	<b>Joseph Callahan</b> \$1,938.71	<b>Alfred O'Connor</b> \$916.79	<b>Elaina Bosco</b> \$443.31	<b>Maurice Davies</b> \$276.84
<b>Melanie Cohen</b> \$4,092.69	<b>Gregory Krier</b> \$1,915.68	<b>Brandon Ito</b> \$912.49	<b>Shaun Forbes</b> \$378.06	<b>Joseph Cassis</b> \$274.07
<b>Bill Hayer</b> \$3,998.44	<b>Marc Rosen</b> \$1,887.10	<b>Michael Bromberg</b> \$894.30	<b>Jerald Muhammad</b> \$367.09	<b>David Samalin</b> \$270.50
<b>Christopher Alphen</b> \$3,436.74	<b>Jonathan Saluk</b> \$1,865.42	<b>Ethridge Hayden</b> \$855.58	<b>Anthony Walthour</b> \$357.72	<b>Victor Quimson</b> \$196.64
<b>Erik Graham</b> \$3,017.17	<b>David Mah</b> \$1,847.90	<b>Mary Ann Gaelic</b> \$831.03	<b>Michael Rondeau</b> \$351.68	<b>Hal Herman</b> \$100.31
<b>Joshua Goodman</b> \$2,827.98	<b>Adam Kiss</b> \$1,799.40	<b>Michael Kolasa</b> \$826.74	<b>Brian Reidy</b> \$325.76	
<b>Patrick Stenglein</b> \$2,781.88	<b>Francisco Perez</b> \$1,746.25	<b>Tim Simpson</b> \$822.18	<b>Matthew Wolfanger</b> \$320.76	
<b>Nick Gusev</b> \$2,619.27	<b>Rusty Jewell</b> \$1,622.56	<b>Keith Zabrocki</b> \$765.98	<b>Scott Georger</b> \$315.76	

Total \$144,335.20



# RETENTION BONUS

## QUALIFIER

Mary Ann Gaelic	Steve Friedlander
David Wang	Scott Smith
Timothy Cruise	Scott Smith
Matthew Wolfanger	Durham Oldham
James Dantilo	Marc Zipper
Marlon Underwood	Scott Smith
Arnold Iacoviello	Tom Williams
Nanda Duraisami	Rick Altig
Robert Ulreich	Jatoff-Foti
Curt Snow	Jatoff-Foti
Concelor Davis	Scott Smith
Scott Remmey	Eric Giglione
Michael Perkins	Jatoff-Foti
Daniel Poledhio	Scott Smith
Yvonne Hernandez	David Cohen
Jinzhou Zhao	Rick Altig
Paula Cooper	Rick Altig
Barry Deardorff	Eric Giglione
Gaurang Pandya	Joshua Chalom
David Thornton	David Cohen
Benjamin Mancillas	Joseph Manone
Kandy Ulem	Geneser-Bitman
Rudi Camenzind	David Cohen
David Ballard	Jatoff-Foti
Kobina Sekyi	Joseph Manone
Douglas Zigby	Joshua Chalom
Navarro Simmons	Geneser-Geneser
Anthony Mele	Durham Oldham
Michael Nowak	Durham Oldham
Rusty Jewell	Nick Nitkowski
John McGrath	Rick Altig
Jean-Marc Louis	Eric Giglione
Andrew Fike	Williams-Williams
Matthew Ho	Rick Altig
Abdulrazzaq Ahmed	Scott Smith
Mark Bleier	Gary Bleier
Terry Sullivan	Geneser-Geneser
Herivelto Pereira	Jatoff-Foti
Lawrence Tenamore	Scott Smith
Michael Saracino	Durham Oldham
Arthur Carter	David Cohen
Dennis Muth	Rick Altig
Douglas Bauknecht	Rick Altig
Ronald Marx	David Cohen
Mike Cameron	Steve Friedlander
Daniel DeGagne	Rick Altig
Preeti Sahgal	Joshua Chalom
Katherine Bachmann	Eric Giglione
Jennifer Baron	Tom Williams
Tina Azy-Wilks	Rick Altig
Gerardo Leon	Vlad Basov
Hal Herman	Durham Oldham
Mohammed Gani	Rick Altig
Harpreet Gujral	Rick Altig
Robert Dunn	Marc Horton
Tara Gerhards	Rick Altig
Kobie Samuels	Scott Smith
Hurst Kopp	Nick Nitkowski
Robert Olson	Scott Smith
Lance Brown	David Cohen
Joselin Mane	Giglione-Bristler
Russell Morris	Marc Zipper
Tony Sutton	Geneser-Geneser
Dennis Pochron	James Surace
Peter Athas	Gleb Ostrovsky
Dale Cheney	Altig-Martyn
Wanda Hill	Rick Altig
Karl White	David Zophin
Alan Tahmazian	David Cohen

## AGENCY

\$4,775.11	David Jackson
\$4,253.99	Maxine Moody
\$4,200.56	Heather Baus
\$3,660.47	Shana Dubay
\$3,374.83	Stuart Paolino
\$3,048.13	Donald Strynadka
\$2,881.70	Samuel Byrd
\$2,857.73	Alx Bluhm
\$2,820.11	Francisco Ponce
\$2,706.20	Susanne Munro
\$2,677.53	Steven Engrav
\$2,666.38	Stephen Liberto
\$2,623.19	Travis Vandebeghe
\$2,487.27	Bret Fels
\$2,426.70	Nathan Schwartzberg
\$2,231.73	Kelly McDonald
\$2,177.99	Andrew Kilgore
\$2,160.54	Dana Spohn
\$2,160.22	Jean-Daniel Desmornes
\$2,145.59	Jeffrey Mercer
\$2,140.14	Elmore Mundell
\$2,129.36	Hugo Rust
\$2,108.16	Larry Malitz
\$2,105.40	Chandan Suri
\$2,063.06	Robert Weir
\$2,037.29	Ina Lee
\$2,026.95	Kelly Nitschkie
\$2,016.75	Jeff Spanaus
\$2,011.02	Anita Rich
\$2,000.88	Matt Sniscak
\$1,978.43	Sandra Leah
\$1,957.23	Shirani Patel
\$1,954.55	Eric Tuttobene
\$1,916.52	Angelika Vassilieva
\$1,909.63	Jason Caples
\$1,879.33	Arkadi Nulman
\$1,873.71	Tiffany Meadows
\$1,859.36	Amanda Minz
\$1,855.58	Claudia Rodriguez
\$1,850.87	Robert Freitas
\$1,838.32	Krista Thieme
\$1,835.08	Dax Aurand
\$1,825.72	Ronald Friedlander
\$1,799.39	Nabil Salem
\$1,790.60	James Logan
\$1,787.31	Diane Caballero
\$1,784.45	Max Quasem
\$1,782.57	Al-Karim Walji
\$1,745.52	Kashif Tufail
\$1,741.50	Buck Luymes
\$1,740.81	William Sanders
\$1,739.15	Richard Koschitzky
\$1,737.36	Joseph Coarsey
\$1,736.99	Robert Cosgrove
\$1,736.21	Heather Madenia
\$1,731.42	Leandrew Alexander
\$1,727.63	David Alphonso
\$1,726.29	Leslie Taylor
\$1,717.39	Diane Carrion
\$1,692.92	Sarah Lundgren
\$1,686.57	Frank Sommers
\$1,673.15	Tobias Jenkins
\$1,655.17	Marcus Bautista
\$1,637.99	Matthew Gilstrap
\$1,636.33	Joey Kennedy
\$1,615.66	Christopher Fave
\$1,613.37	Julie Wells
\$1,612.50	Bryan Gillespie
\$1,595.88	Brian Schreier

## QUALIFIER

Tom Williams	\$1,568.38
David Zophin	\$1,566.72
Rick Altig	\$1,562.42
David Zophin	\$1,548.99
Eric Giglione	\$1,539.14
Joshua Chalom	\$1,533.63
Eric Giglione	\$1,527.06
Jatoff-Foti	\$1,468.84
Matt Blumert	\$1,467.42
Durham Oldham	\$1,460.81
Joseph Manone	\$1,434.76
Eric Giglione	\$1,434.04
Rick Altig	\$1,433.03
Eric Neal	\$1,411.52
Scott Smith	\$1,399.89
Rick Altig	\$1,399.28
Durham Oldham	\$1,395.09
Altig-Orlovic	\$1,390.00
Tom Williams	\$1,384.02
Vlad Basov	\$1,383.72
Scott Smith	\$1,377.03
Jatoff-Foti	\$1,373.72
David Zophin	\$1,373.49
Rick Mansfield	\$1,365.53
Durham Oldham	\$1,365.24
David Cohen	\$1,360.61
Rick Altig	\$1,356.75
Gary Bleier	\$1,354.89
David Cohen	\$1,349.61
Matt Blumert	\$1,340.34
Giglione-Bristler	\$1,339.66
Geneser-Geneser	\$1,322.01
Durham Oldham	\$1,301.93
Rick Altig	\$1,292.22
Durham Oldham	\$1,291.92
David Cohen	\$1,290.96
Rick Altig	\$1,282.86
Marc Zipper	\$1,276.10
Jatoff-Foti	\$1,259.16
Jatoff-Foti	\$1,258.52
Steve Hartman	\$1,257.68
Geneser-Bitman	\$1,245.24
Eric Giglione	\$1,243.15
Rick Altig	\$1,240.59
Robert Hughes	\$1,228.54
Robert Smith	\$1,222.41
David Cohen	\$1,221.63
Rick Altig	\$1,220.03
Geneser-Geneser	\$1,211.43
Rick Altig	\$1,211.38
Rick Altig	\$1,206.70
Marc Zipper	\$1,204.68
Joseph Manone	\$1,202.84
Marc Zipper	\$1,202.67
Giglione-Bristler	\$1,201.20
Bill Jennings	\$1,200.53
Nick Nitkowski	\$1,200.48
Geneser-Bitman	\$1,193.38
Eric Giglione	\$1,191.99
Geneser-Bitman	\$1,191.84
Durham Oldham	\$1,191.33
Jame Wittenbach	\$1,190.85
Giglione-Bristler	\$1,190.55
Geneser-Geneser	\$1,188.36
Rick Altig	\$1,182.12
Durham Oldham	\$1,181.53
Vlad Basov	\$1,162.66
Eric Giglione	\$1,144.48
Nick Nitkowski	\$1,140.86

## AGENCY

## QUALIFIER

Dmitry Goncharuk	Pat Alessi
Harold Canter	Larcell Jennings
John Franklin	Richard Nye
Wes Elder	Rhonda Shaffer
David Ackerman	Stephen Flecker
Jason Schilomann	George Sargentini
Tom Williams	Tim Molitor
Rick Altig	Steve Rodriguez
Eric Neal	Christopher Rasmussen
Rick Altig	Russell Lewis
Durham Oldham	Christopher Benjamin
Giglione-Bristler	Stefan Johannsson
Rick Altig	Roddy Yamachika
David Cohen	Mark Peltz
Durham Oldham	Gregory Siard
Durham Oldham	John Clark
Durham Oldham	Michael White
Bill Jennings	Danielle Holmes
Bill Jennings	James Hanley
Steve Friedlander	Konald Browning
Steve Friedlander	Patrick Hazerolle
Steve Friedlander	Christopher Gianotti
Steve Friedlander	Lisa Donoghue
David Cohen	Luis Hinds
Mark Hancock	Eddie Hill
Rick Altig	Dan Rawn
Durham Oldham	Thomas Tulowiecki
David Zophin	Joseph Williams
Jatoff-Foti	Rebecca Moffitt
Steve Friedlander	Stefan Reynolds
Durham Oldham	David Jennings
Vlad Basov	Daniel Cendejas
Durham Oldham	William Burbank
Scott Smith	Jose Sanchez
Rick Altig	Anthony Pint
Vic Hancock	Scott Zell
Marc Zipper	Joseph Moore
Scott Smith	Daniel Stelzer
Eric Giglione	Yanwo Daisi
Eric Neal	Ryan Mansueto
Nick Altig	Eric Bailly
Nick Altig	Dimitri Gailit
Durham Oldham	Frederic Voss
Shashi Parekh	Roy Glover
Rick Altig	Drew Pison
Eric Giglione	Eddie Hunter
Rick Altig	Peter Novellino
Altig-Orlovic	Thomas Moore
Rick Altig	Abdelhadi Badreddine
David Cohen	Ernesto Conder
Joseph Manone	Emily Kerr
Scott Smith	Steven Sink
Jatoff-Foti	Larry Lozano
Durham Oldham	Scott Shirk
Ramin Kouladji	Kevin Haines
Rick Altig	Guy Grondeaux
Mark Hancock	William Heath
Bill Jennings	Thomas Young
Marc Zipper	Henry Penner
Kevin Pawlowski	David Zach
Geneser-Geneser	Brian Fotovich
Vlad Basov	Michael Hardy
Gary Bleier	Zachary Hart

## AGENCY

\$1,129.71	Wlad Basov
\$1,124.03	Tom Williams
\$1,118.08	Rick Altig
\$1,112.33	Geneser-Bitman
\$1,105.40	David Cohen
\$1,105.38	Rick Mansfield
\$1,105.24	Steve Friedlander
\$1,101.61	Durham Oldham
\$1,100.67	Eric Giglione
\$1,100.30	Eric Giglione
\$1,098.75	Eric Giglione
\$1,091.88	Tom Williams
\$1,091.07	Rick Altig
\$1,088.82	Eric Neal
\$1,088.10	Rick Altig
\$1,083.96	Durham Oldham
\$1,076.45	Giglione-Bristler
\$1,074.24	Rick Altig
\$1,070.61	David Cohen
\$1,068.83	Durham Oldham
\$1,068.51	Durham Oldham
\$1,067.66	Durham Oldham
\$1,067.61	Bill Jennings
\$1,066.05	Bill Jennings
\$1,064.40	Steve Friedlander
\$1,060.34	Tom Williams
\$1,059.00	Ramin Kouladji
\$1,058.58	Steve Friedlander
\$1,050.64	Steve Friedlander
\$1,048.65	David Cohen
\$1,047.48	Mark Hancock
\$1,044.90	Rick Altig
\$1,043.22	Durham Oldham
\$1,042.41	David Zophin
\$1,041.85	Jatoff-Foti
\$1,041.66	Steve Friedlander
\$1,040.38	Durham Oldham
\$1,034.49	Vlad Basov
\$1,033.74	Durham Oldham
\$1,029.11	Scott Smith
\$1,028.88	Rick Altig
\$1,027.86	Vic Hancock
\$1,026.90	Marc Zipper
\$1,023.69	Scott Smith
\$1,023.63	Eric Giglione
\$1,022.70	Eric Neal
\$1,018.92	Nick Altig
\$1,016.79	Nick Altig
\$1,016.52	Durham Oldham
\$1,016.09	Shashi Parekh
\$1,015.06	Rick Altig
\$1,012.17	Eric Giglione
\$1,012.08	Rick Altig
\$1,007.94	Altig-Orlovic
\$1,005.99	Rick Altig
\$1,003.53	David Cohen
\$1,003.50	Joseph Manone
\$1,001.61	Scott Smith
\$988.21	Jatoff-Foti
\$986.22	Durham Oldham
\$981.18	Ramin Kouladji
\$964.74	Rick Altig
\$959.25	Mark Hancock
\$934.56	Bill Jennings
\$934.53	Marc Zipper
\$923.89	Kevin Pawlowski
\$919.29	Geneser-Geneser
\$919.12	Vlad Basov
\$917.94	Gary Bleier



# RETENTION BONUS

## QUALIFIER

Patrick Fowler	Rick Altig	\$916.92
Ryan Sinkfield	Rick Altig	\$915.57
Nancy Parker	Giglione-Brister	\$914.37
Melic Fadel	Rick Altig	\$913.26
Phineas Bresee	Bill Jennings	\$909.96
John Boozer	Williams-Williams	\$901.08
Frank Sibilly	Eric Gigliione	\$896.12
Michael DiBella	Eric Gigliione	\$894.00
Dominick Leone	Eric Gigliione	\$892.61
Martin Waynick	Geneser-Geneser	\$891.78
Kendra Roberts	Eric Gigliione	\$889.26
Adam Cruts	Geneser-Geneser	\$886.35
Michael Johnston	Rick Altig	\$881.83
Samson Adedulofsi	Eric Gigliione	\$880.95
John Moran	Gleb Ostrovsky	\$880.74
Rodolfo Solis	Eric Neal	\$878.31
Andre Abramovich	Rick Altig	\$877.56
David Raymond	Nick Nitkowski	\$877.02
Tracy Huynh	David Cohen	\$876.75
Michael Hudson	Durham Oldham	\$873.30
Michael Goddard	Rick Altig	\$872.49
Meg Christopher	Williams-Williams	\$871.56
Abraham Fominoff	Rick Altig	\$870.69
Craig Nugara	Rick Altig	\$869.71
Cal Thurlby	Scott Smith	\$868.65
Jeremy Filotte	Geneser-Bitman	\$868.29
James Stallings	Vlad Basov	\$866.64
Gary Church	Jatoff-Foti	\$861.43
Dustin Miller	Rick Altig	\$856.23
Lawrence Turk	Eric Gigliione	\$856.17
Deborah Fiorica	Jatoff-Foti	\$855.63
Andrea Johnson	Rick Altig	\$854.85
Howard Wilson	Steve Friedlander	\$852.78
Aleisha Ferreira	Guy Rouelle	\$848.52
Angela Schnaubelt	Mark Hancock	\$846.99
William Guilford	David Zophin	\$846.54
Ronald Cook	Geneser-Geneser	\$845.46
Michael Jeske	Geneser-Bitman	\$844.83
Alfred Brenner	Jatoff-Foti	\$844.56
Leroy Hambrick	Tom Williams	\$842.91
David Thompson	Geneser-Bitman	\$841.89
Louis Null	Eric Gigliione	\$839.31
Joseph Larsen	Rick Altig	\$838.15
Michael Beck	Geneser-Geneser	\$838.08
Amber Cummings	Rick Altig	\$836.10
Wayne Takata	Rick Altig	\$834.39
Scott Georger	Durham Oldham	\$834.12
Thomas Conolly	Durham Oldham	\$833.97
Mike Defazio	Altig-Orlovic	\$833.49
Kenney Kurki	Rick Altig	\$833.40
Michael Rome	Joseph Manone	\$832.56
Harold Buck	Nick Nitkowski	\$832.05
Ronald Gurney	Durham Oldham	\$829.77
Juan Tafolla	Scott Smith	\$829.23
Kevin Leonard	Scott Smith	\$816.17
Kenton Blandford	Altig-Martyn	\$815.91
William Thompson	Vic Hancock	\$814.80
James Osio	Durham Oldham	\$725.52
Bradley Kulak	Durham Oldham	\$719.28
Michel Gibbs	Eric Gigliione	\$699.96
Christa Hopson	Vlad Basov	\$699.63
Ronald Caskey	Bill Jennings	\$696.99
Bridget Bullock	Durham Oldham	\$694.68
Richard Miller	Tom Williams	\$692.37
Joe Blackman	Vlad Basov	\$691.26
James Yuhus	Durham Oldham	\$687.27
Dana Hazlett	Joseph Manone	\$686.58
Samer Akouri	Rick Altig	\$686.07
Steven Strong	Williams-Zipper	\$684.72

## QUALIFIER

Sarah Kocinski	Geneser-Geneser	\$683.61
Joseph Natzic	Rick Mansfield	\$683.04
Pierre Bourbonnais	Rick Altig	\$682.08
Derick Davison	Eric Gigliione	\$680.40
Matthew Evers	Rick Altig	\$680.31
Napoleon D'Souza	Joshua Chalom	\$679.68
Michael Smolcic	Joshua Chalom	\$679.14
Spence McKinnon	Rick Altig	\$676.68
Allan Crystal	Scott Smith	\$675.03
John Forrest	Vlad Basov	\$672.60
Lee Thigpen	Rick Altig	\$671.82
Jessica Um	David Cohen	\$669.69
Kenneth Medina	Jatoff-Foti	\$669.33
Mark Durkin	David Zophin	\$665.91
Leo Schoenhofen	Scott Smith	\$665.73
Napoleon Russell	Williams-Williams	\$664.89
Cristina Simao	Giglione-Brister	\$663.78
Ryan Cassidy	Giglione-Brister	\$660.30
Ken Mahabir	Joshua Chalom	\$655.80
Nichard Correa	Bill Jennings	\$653.55
Raymond Oriol	Eric Gigliione	\$653.46
Karen Stockwell	Steve Hartman	\$653.07
Stephen Perotti	Jatoff-Foti	\$651.27
Angus Turner	Rick Altig	\$649.92
Rachel Arenas	Rick Altig	\$649.56
Carrie Ann Hackbarth	Rick Altig	\$647.49
Addison Lewis	Williams-Williams	\$645.33
Jose Rosales	Eric Gigliione	\$640.29
Rachelle Koenig	Eric Gigliione	\$640.26
Lee Croft	Rick Altig	\$637.11
Peter Tankeh	Rick Altig	\$636.30
Charles Fennie	Durham Oldham	\$635.07
Louis Nemeo	Tom Williams	\$632.55
Ben Delizo	Steve Friedlander	\$632.40
Cory Lax	Robert Smith	\$631.62
Christopher Clark	Rick Altig	\$629.34
Daniel Ruggiero	Eric Gigliione	\$628.56
Stephen Barber	Robert Hughes	\$627.42
David Bell	Geneser-Geneser	\$623.73
Emi Sauvao	Steve Friedlander	\$622.86
Brian Quinn	Geneser-Geneser	\$622.11
Kenny Murray	Rick Altig	\$622.08
Kelcy Asuncion	Rick Altig	\$621.84
Roberta Rushon	Rick Altig	\$620.88
Edward Jones	Geneser-Bitman	\$620.55
Ingrid Reed	Nick Nitkowski	\$618.66
Darrel Cardwell	Rob Boles	\$618.42
Jerry Osmonson	Rick Altig	\$617.82
Ramon Quinones	James Fagan	\$617.76
Richard Zaino	Durham Oldham	\$614.37
Tiffany Reuter	Rick Altig	\$613.29
James Whittington	Kevin Pawlowski	\$612.99
Robert Ward	Geneser-Bitman	\$611.79
Russell Graham	Giglione-Brister	\$611.19
David Wilson	Steve Friedlander	\$609.30
Rebecca Dunwoodie	David Zophin	\$609.03
Mark White	Steve Friedlander	\$609.03
Tera Sims	Scott Smith	\$607.74
Michael Rondeau	Giglione-Brister	\$607.53
Chris Beresten	Altig-Martyn	\$607.23
Terry O'Leary	Joshua Chalom	\$607.11
Jose Zmitrovich	Matt Blumert	\$606.27
Brian Snodgrass	Giglione-Brister	\$604.95
Apa Apa	Steve Friedlander	\$604.89
Adam Herman	Joshua Chalom	\$604.81
Patrick Rowland	David Zophin	\$604.50
Drew Boquet	Nick Nitkowski	\$602.94
Jason Britt	Rick Altig	\$602.91
Louis Costa	Eric Gigliione	\$601.95

## QUALIFIER

Rhonda Apa	Steve Friedlander	\$600.51
Joseph Snegon	David Cohen	\$600.27
Donna House	Williams-Williams	\$600.21
Brian Marjoribanks	Rick Altig	\$599.31
Jolanta Ladusane	Vlad Basov	\$599.19
Barbara Southard	Ali Shahrak	\$598.17
Robert Duncan	Durham Oldham	\$596.76
Damien Jones	Ali Shahrak	\$595.74
Leslie Gross	Eric Gigliione	\$595.05
Victoria Hainsworth	Bill Jennings	\$593.55
John Maloney	Scott Smith	\$592.29
Roger Beaulieu	Giglione-Brister	\$591.15
Scott MacMullen	Durham Oldham	\$590.73
Kristen Huffman	Steve Hartman	\$589.68
Ryan Mahoney	Mark Hancock	\$588.39
Desislava Dimitrova	John Akers	\$587.79
Naser Alswedy	Tom Williams	\$586.50
John Thomas	Chris La Fond	\$585.18
CR Lueker	Geneser-Geneser	\$584.07
Sidney Trahan	Robert Smith	\$583.56
Robbert Adriaansen	Steve Friedlander	\$583.44
David Fagoaga	Bill Jennings	\$582.66
Joseph Heptig	Geneser-Geneser	\$580.50
Gregory Drake	Geneser-Bitman	\$578.76
Shane LaFlower	Guy Rouelle	\$578.58
Randy Lerner	Eric Gigliione	\$578.37
Eric Guinn	Ali Shahrak	\$577.61
Darren Howard	Matt Blumert	\$481.71
Allen Green	Eric Gigliione	\$477.64
Shatner Pierre	Eric Gigliione	\$366.30
Lawrence Gitonga	Marc Morton	\$366.03
Kemmie Holmes	Scott Smith	\$366.00
Amanda Moore	Marc Zipper	\$365.19
David Masse	Rick Altig	\$365.16
Ronald Maxon	Joseph Manone	\$363.84
Dyan Gonzales	David Zophin	\$362.46
Christopher Tamanini	Chris La Fond	\$362.43
Horace Johnson	Tom Williams	\$362.37
Freydoun Shahabigharib	David Cohen	\$361.44
David Yang	Rick Altig	\$361.26
Jeremy Lemke	Rick Altig	\$360.24
Gilbert Franklin	Tom Williams	\$360.21
Doug Bilyk	Rick Altig	\$359.55
Thomas Motanya	Williams-Williams	\$359.24
Susan Cheeseman	Ramin Kouladji	\$357.45
Jay Lupekis	Steve Hartman	\$357.06
Rick Mellott	Steve Surace	\$355.68
Lea Somo	Giglione-Brister	\$354.51
Steven Sequeira	Steve Friedlander	\$354.33
Geoffrey Mills	Durham Oldham	\$353.97
Joshua Duffey	Geneser-Geneser	\$353.88
Chad Hamilton	Vlad Basov	\$353.79
Ronald Kastner	Durham Oldham	\$353.31
Thomas O'Haver	Rick Altig	\$352.83
Kirk Clarke	Rick Altig	\$352.50
Soni Ciafardone	Marc Morton	\$349.89
Dennis Verre	Geneser-Geneser	\$349.05
John Golat	Scott Smith	\$347.19
Douglas Coone	Scott Smith	\$346.53
Adira Sheinman	Matt Blumert	\$345.78
John Elinsky	Chris La Fond	\$345.54
Jacob Cox	Vlad Basov	\$345.36
Larry Simons	Shashi Parekh	\$341.85
Jude Mancuso	Nick Nitkowski	\$341.55
Marjorie Long	Chris La Fond	\$341.37
Randy Sarju	Rick Altig	\$341.28

**Total Bonus Paid Out**

**\$441,763.20**